

In re:
Sonja N Owens
Debtor

Case No. 17-13385-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 07, 2022

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2022:

Recip ID	Recipient Name and Address
db	+ Sonja N Owens, 1811 Farrington Road, Philadelphia, PA 19151-2012
13917583	+ Aes/acapita Ed Fin Cor, Po Box 61047, Harrisburg, PA 17106-1047
13917591	+ Aes/pnc Education Lo, Po Box 61047, Harrisburg, PA 17106-1047
13917594	+ Aumiller Lomax LLC, 1913 Greentree Road, Suite D, Cherry Hill, NJ 08003-1123
13917595	+ BGE, 110 West Fayette, Baltimore, MD 21201-3708
13989437	+ Baltimore Gas and Electric Co., PO Box 1475, Balt., MD 21203-1475
13917611	+ Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
13917614	+ Global Credit Network, Po Box 3097, Gaithersburg, MD 20885-3097
13952730	+ Midland Mortgage, c/o Rebecca A. Solarz, Esq., KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541
13940862	+ Navient Solutions, LLC. on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
13917620	+ PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor, Philadelphia, PA 19122-2806
13938681	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
13917621	+ Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095
13924003	+ Snap Finance, 1760 W. 2100 S. #26561, Salt Lake City, UT 84199-9995

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 07 2022 23:27:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 07 2022 23:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 07 2022 23:27:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13968006	Email/Text: bnc@atlasacq.com	Mar 07 2022 23:26:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
13917599	Email/Text: megan.harper@phila.gov	Mar 07 2022 23:27:00	City of Philadelphia, Dept. of Revenue - Water Revenue Bureau, 1401 John F. Kennedy Blvd., Philadelphia, PA 19102
14007928	Email/Text: megan.harper@phila.gov	Mar 07 2022 23:27:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
13917596	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 07 2022 23:37:55	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
13917600	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 07 2022 23:27:00	Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
13917602	+ Email/Text: electronicbkydocs@nelnet.net	Mar 07 2022 23:27:00	Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE

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			68508-1904
13917601	+ Email/Text: electronicbkydocs@nelnet.net	Mar 07 2022 23:27:00	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14088841	+ Email/Text: ECMCBKNotices@ecmc.org	Mar 07 2022 23:27:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
13917613	Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 07 2022 23:37:59	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
13955632	+ Email/Text: bankruptcy@sccompanies.com	Mar 07 2022 23:27:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13917598	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 07 2022 23:37:51	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004
13964162	Email/PDF: resurgentbknofications@resurgent.com	Mar 07 2022 23:37:51	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13971780	Email/PDF: resurgentbknofications@resurgent.com	Mar 07 2022 23:37:51	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13984100	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 07 2022 23:27:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13951905	+ Email/Text: bankruptcy@sccompanies.com	Mar 07 2022 23:26:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13950655	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 07 2022 23:37:59	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
13988889	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 07 2022 23:27:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
13917615	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 07 2022 23:37:51	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
13917616	+ Email/PDF: pa_dc_claims@navient.com	Mar 07 2022 23:37:51	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
13985172	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 07 2022 23:37:55	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13918416	+ Email/PDF: rmscedi@recoverycorp.com	Mar 07 2022 23:37:59	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13917619	+ Email/Text: bankruptcygroup@peco-energy.com	Mar 07 2022 23:27:00	Peco Energy, 2301 Market Street, Philadelphia, PA 19103-1380
13980450	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 07 2022 23:27:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
13984958	+ Email/PDF: gecsed@recoverycorp.com	Mar 07 2022 23:37:51	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
13917623	+ Email/PDF: gecsed@recoverycorp.com	Mar 07 2022 23:37:51	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
13917624	+ Email/PDF: gecsed@recoverycorp.com	Mar 07 2022 23:37:51	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
13930248	+ Email/Text: electronicbkydocs@nelnet.net	Mar 07 2022 23:27:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, Lincoln, NE 68508-1911
13958908	Email/PDF: ebn_ais@aisinfo.com	Mar 07 2022 23:37:51	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

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13917625	Email/Text: megan.harper@phila.gov	Mar 07 2022 23:27:00	Water Revenue Bureau, 1401 JFK Blvd., Philadelphia, PA 19102-1663
13938537	+ Email/Text: inchargehq@westcreekfin.com	Mar 07 2022 23:27:00	West Creek Financial, 4951 Lake Brook Dr., Ste. 350, Glen Allen, VA 23060-9274
13917626	+ Email/Text: inchargehq@westcreekfin.com	Mar 07 2022 23:27:00	West Creek Financial, P.O. Box 5518, Glen Allen, VA 23058-5518

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13917622		Snap Finance
13982648	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
13917588	*+	Aes/acapita Ed Fin Cor, Po Box 61047, Harrisburg, PA 17106-1047
13917589	*+	Aes/acapita Ed Fin Cor, Po Box 61047, Harrisburg, PA 17106-1047
13917590	*+	Aes/acapita Ed Fin Cor, Po Box 61047, Harrisburg, PA 17106-1047
13917584	*+	Aes/acapita Ed Fin Cor, Po Box 61047, Harrisburg, PA 17106-1047
13917585	*+	Aes/acapita Ed Fin Cor, Po Box 61047, Harrisburg, PA 17106-1047
13917586	*+	Aes/acapita Ed Fin Cor, Po Box 61047, Harrisburg, PA 17106-1047
13917587	*+	Aes/acapita Ed Fin Cor, Po Box 61047, Harrisburg, PA 17106-1047
13917592	*+	Aes/pnc Education Lo, Po Box 61047, Harrisburg, PA 17106-1047
13917593	*+	Aes/pnc Education Lo, Po Box 61047, Harrisburg, PA 17106-1047
13917597	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
13917603	*+	Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE 68508-1904
13917604	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
13917605	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
13917606	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
13917607	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
13917608	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
13917609	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
13917610	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14088842	*+	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14088843	*+	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
13917612	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
13917617	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
13917618	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500

TOTAL: 1 Undeliverable, 24 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2022 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Sonja N Owens dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Sonja N Owens
Debtor(s)

Case No: 17-13385-mdc
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 3/7/22